

5 Steps to Staying Covered through the Marketplace

It's time to review your health plan coverage and decide if you need to make changes for 2023. Be sure to carefully read the letter your health plan sends you in the mail to see what changes they're making to your coverage for the coming year.

During Open Enrollment from November 1, 2022 – January 15, 2023, you can choose to stay in your current plan if it's still available. Or, you can enroll in a new plan. But, don't wait — January 15 is the last chance you'll have to pick a plan for 2023.

Follow these 5 steps to stay covered:

STEP 1: Review

Plans offered through the Marketplace can change each year — things like premiums, deductibles, and coverage. You might have changed, too — your income, household, health conditions, or prescriptions. Make sure your plan still meets your needs for the upcoming year. If it doesn't, now is the time to change plans.

Things to remember:

- Look for a letter in the mail from your health plan describing any plan changes.
- Read the letter and contact your health plan if you have questions.
- Write down important dates and information.

STEP 2: Update

Starting November 1, visit [HealthCare.gov](https://www.healthcare.gov) and log into your Marketplace account to review your 2023 application. To help make this easier, we may have

started it for you. Step through each page of your application and update your information. Things may have changed, like your income. **Even if none of your information has changed, you might be eligible for lower costs than last year, so it's important to take this step!** Next, submit your application to get your Eligibility Notice. It's very important to look at your Eligibility Notice. It tells you if you need to follow up with more documents or if your savings have changed. You also can call the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325) to review or make updates over the phone.

Things to consider:

- If you don't update your application information, like changes in your income, you might not get the right savings. Even a small change can affect what you qualify for, so make sure your information is up to date.
- After you submit your application, read your Eligibility Notice carefully. Even if none of your information changed, you might get different cost savings because of changes in the Marketplace.

STEP 3: Compare

After you look at your Eligibility Notice on [HealthCare.gov](https://www.healthcare.gov), you'll see the steps you need to take to complete your enrollment. Here's where you can compare plans, costs, and benefits for 2023. Taking the time to compare plans is important because new plans may be available in your area for 2023. If you want to stay in the same plan and it's still available for 2023, you'll see it (or a similar one) highlighted at the top of your plan results. To compare plans, check the "Compare & Save" box next to your saved plan.

When comparing plans, consider:

- Are you happy with the changes to your current plan? Plans can change each year. When you compare plans, you'll see if the plans you're interested in cover specific doctors, prescription drugs and facilities, like hospitals and pharmacies. You can also filter plans based on doctors, drugs, and facilities.
- What will your benefits and costs be?
- Are new options available? There may be plans available to you that weren't an option last year.

STEP 4: Pick

Pick a health plan. You can keep your current plan if it's still available for 2023, or pick a new one.

Things to remember:

- You can pick any plan available to you in your area in 2023, no matter what plan you had in 2022.
- You can use any savings (if you qualify) only if you enroll in a Marketplace plan.
- If your insurance company isn't offering a plan through the Marketplace in your area for 2023, you may be matched with an alternate plan. You'll get a letter telling what steps you can take.

STEP 5: Enroll

After you enroll online or over the phone, contact your plan to confirm your enrollment. Make sure to keep paying your premium each month to stay covered.

Things to remember:

- If you want health coverage to start on January 1, 2023, you must enroll in a plan by December 15, 2022. For plans selected from December 16, 2022–January 15, 2023, coverage will start February 1, 2023.
- Open Enrollment ends January 15, 2023. You won't have a chance to change your plan after this date unless you qualify for a Special Enrollment Period.
- If you want your health coverage to start on time, make sure you pay your first premium. You can see a summary of your coverage under "My Plans & Programs" in your Marketplace account.
- Make sure to report any updates to your information to the Marketplace. You must report a life change (like losing health coverage, moving, getting married, or having a baby) within 60 days to make sure your coverage is kept up to date.

Complete all 5 Steps to get the best coverage for you.

If you don't finish all of the steps before January 15, 2023, the Marketplace may enroll you automatically so you'll stay covered in 2023. But this coverage might not be your best option, and you could miss out on cost savings.

Need help?

- Call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. Tell them you need help with the 5 Steps.
- Visit [HealthCare.gov/find-assistance](https://www.healthcare.gov/find-assistance) to get local Marketplace-certified help applying.

You have the right to get Marketplace information in an accessible format, like large print, braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Health Insurance Marketplace

CMS Product No. 11857
October 2022

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